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PTO/SB/21 (modified)

Approved for use through xx/xx/xx, OMB 0651-0031

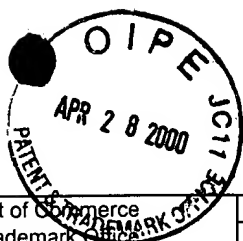
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence during pendency of filed application)</i>	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/487,233
			Filing Date	January 19, 2000
			First Named Inventor	Scott D. Cook
			Group Art Unit Number	2768
			Examiner Name	Unknown
Total Number of Pages in This Submission		14	Attorney Docket Number	3878

ENCLOSURES (check all that apply)	
<input checked="" type="checkbox"/> Fee Transmittal Form (in duplicate) <input checked="" type="checkbox"/> Check Enclosed	<input type="checkbox"/> Issue Fee Transmittal
<input checked="" type="checkbox"/> Return Receipt Postcard	<input type="checkbox"/> Letter to Chief Draftsperson
<input checked="" type="checkbox"/> Response to Notice to File Missing Parts	<input type="checkbox"/> Formal Drawing(s): [ ] Sheet(s) of Figure(s) [ ]
<input checked="" type="checkbox"/> Assignment & Recordation Cover Sheet	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input checked="" type="checkbox"/> Declaration	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> Small Entity Statement	<input type="checkbox"/> Certified Copy of Priority Document(s)
<input type="checkbox"/> Information Disclosure Statement & PTO-1449 <input type="checkbox"/> Copies of IDS Cited References	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Request for Corrected Filing Receipt	<input checked="" type="checkbox"/> Copy of PTO-1533
<input type="checkbox"/> Request for Correction of Recorded Assignment	<input type="checkbox"/>
<input type="checkbox"/> Amendment/Response: [ ] Page(s) <input type="checkbox"/> After Final	<input type="checkbox"/>
<input type="checkbox"/> Status Request	<input type="checkbox"/>
<input type="checkbox"/> Revocation and Power of Attorney	<input type="checkbox"/>
REMARKS:	

SIGNATURE OF ATTORNEY OR AGENT		
Signature:		
Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated: 4/27/00

CERTIFICATE OF MAILING		
I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The Assistant Commissioner for Patents, Box MISSING PARTS, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.		
Signature:		
Typed or Printed Name:	Robert R. Sachs	Dated: 4/27/00
Express Mail Mailing Number (optional):	EL550795262US	



PTO/SB/17 (6-95)(modified)  
Approved for use through 11/30/96, OMB 0651-0032  
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

0002/PTO(modified) Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	<b>Complete if Known</b>	
<b>FEE TRANSMITTAL</b>  <b>TOTAL AMOUNT OF PAYMENT</b> Subtotal (1) + Subtotal (2) + Subtotal (3) = <b>(\$ 3,332)</b>		Application Number	09/487,233
		Filing Date	January 19, 2000
		First Named Inventor	Scott D. Cook
		Group Art Unit	2768
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METHOD OF PAYMENT		FEE CALCULATION (continued)																																																																																											
<b>1. The Commissioner is hereby authorized to:</b>  <input type="checkbox"/> Charge the indicated fees to the below mentioned deposit account.  <input checked="" type="checkbox"/> Charge any additional fee required under 37 CFR 1.16 - 1.21 or credit any over payments to the below mentioned deposit account.  <input type="checkbox"/> Charge the Issue Fee set in 37 CFR 1.18 at the Mailing of the Notice of Allowance, 37 CFR 1.311(b) to the below mentioned deposit account.  Deposit Account Number: 19-2555 Deposit Account Name: FENWICK & WEST LLP  A Duplicate Copy of this authorization is attached  <b>2. <input checked="" type="checkbox"/> Payment Enclosed:</b> [X] Check [ ] Other		<b>3. ADDITIONAL FEES</b> <table border="1"><thead><tr><th>Large Entity Fee Code/Fee</th><th>Small Entity Fee Code/Fee</th><th>Fee Description</th><th>Fee Due</th></tr></thead><tbody><tr><td>105/\$130</td><td>205/\$65</td><td>Surcharge - late filing fee or oath</td><td><b>130</b></td></tr><tr><td>127/\$50</td><td>227/\$25</td><td>Surcharge-late provisional filing fee or cover sheet</td><td></td></tr><tr><td>147/\$2,520</td><td>147/\$2,520</td><td>For filing a request for reexamination</td><td></td></tr><tr><td>115/\$110</td><td>215/\$55</td><td>Extension for response within first month<sup>†</sup></td><td></td></tr><tr><td>116/\$380</td><td>216/\$190</td><td>Extension for response within second month<sup>†</sup></td><td></td></tr><tr><td>117/\$870</td><td>217/\$435</td><td>Extension for response within third month<sup>†</sup></td><td></td></tr><tr><td>118/\$1,360</td><td>218/\$680</td><td>Extension for response within fourth month<sup>†</sup></td><td></td></tr><tr><td>128/\$1,850</td><td>228/\$925</td><td>Extension for response within fifth month<sup>†</sup></td><td></td></tr><tr><td>119/\$300</td><td>219/\$150</td><td>Notice of Appeal</td><td></td></tr><tr><td>141/\$1,210</td><td>241/\$605</td><td>Petition to revive unintentionally abandoned application</td><td></td></tr><tr><td>142/\$1,210</td><td>242/\$605</td><td>Utility Issue Fee (Or Reissue)</td><td></td></tr><tr><td>143/\$430</td><td>243/\$215</td><td>Design Issue Fee</td><td></td></tr><tr><td>122/\$130</td><td>122/\$130</td><td>Petitions to the Commissioner</td><td></td></tr><tr><td>123/\$50</td><td>123/\$50</td><td>Petitions related to provisional applications</td><td></td></tr><tr><td>126/\$240</td><td>126/\$240</td><td>Submission of Information Disclosure Statement</td><td></td></tr><tr><td>581/\$40</td><td>581/\$40</td><td>Recording each patent assignment per property (times number of properties)</td><td><b>40</b></td></tr><tr><td>146/\$690</td><td>246/\$345</td><td>Filing a submission after final rejection (37 CFR 1.129(a))</td><td></td></tr><tr><td>149/\$690</td><td>249/\$345</td><td>For each additional invention to be examined (37 CFR 1.129(b))</td><td></td></tr><tr><td colspan="2">Other fee (specify):</td><td>Ten soft copies of issued patent</td><td></td></tr><tr><td colspan="2">Other fee (specify):</td><td></td><td></td></tr><tr><td colspan="3"><b>SUBTOTAL (3)</b></td><td><b>(\$ 170)</b></td></tr></tbody></table>				Large Entity Fee Code/Fee	Small Entity Fee Code/Fee	Fee Description	Fee Due	105/\$130	205/\$65	Surcharge - late filing fee or oath	<b>130</b>	127/\$50	227/\$25	Surcharge-late provisional filing fee or cover sheet		147/\$2,520	147/\$2,520	For filing a request for reexamination		115/\$110	215/\$55	Extension for response within first month <sup>†</sup>		116/\$380	216/\$190	Extension for response within second month <sup>†</sup>		117/\$870	217/\$435	Extension for response within third month <sup>†</sup>		118/\$1,360	218/\$680	Extension for response within fourth month <sup>†</sup>		128/\$1,850	228/\$925	Extension for response within fifth month <sup>†</sup>		119/\$300	219/\$150	Notice of Appeal		141/\$1,210	241/\$605	Petition to revive unintentionally abandoned application		142/\$1,210	242/\$605	Utility Issue Fee (Or Reissue)		143/\$430	243/\$215	Design Issue Fee		122/\$130	122/\$130	Petitions to the Commissioner		123/\$50	123/\$50	Petitions related to provisional applications		126/\$240	126/\$240	Submission of Information Disclosure Statement		581/\$40	581/\$40	Recording each patent assignment per property (times number of properties)	<b>40</b>	146/\$690	246/\$345	Filing a submission after final rejection (37 CFR 1.129(a))		149/\$690	249/\$345	For each additional invention to be examined (37 CFR 1.129(b))		Other fee (specify):		Ten soft copies of issued patent		Other fee (specify):				<b>SUBTOTAL (3)</b>			<b>(\$ 170)</b>
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<b>2. CLAIMS</b> <table border="1"><thead><tr><th>Large Entity Fee Code/Fee</th><th>Small Entity Fee Code/Fee</th><th>Fee Description</th></tr></thead><tbody><tr><td>103/\$18</td><td>203/\$9</td><td>Claims in excess of 20</td></tr><tr><td>102/\$78</td><td>202/\$39</td><td>Independent claims in excess of 3</td></tr><tr><td>104/\$260</td><td>204/\$130</td><td>Multiple dependent claim</td></tr><tr><td>109/\$78</td><td>209/\$39</td><td>Reissue independent claims over original patent</td></tr><tr><td>110/\$18</td><td>210/\$9</td><td>Reissue claims in excess of 20 and over original patent</td></tr></tbody></table>		Large Entity Fee Code/Fee	Small Entity Fee Code/Fee	Fee Description	103/\$18	203/\$9	Claims in excess of 20	102/\$78	202/\$39	Independent claims in excess of 3	104/\$260	204/\$130	Multiple dependent claim	109/\$78	209/\$39	Reissue independent claims over original patent	110/\$18	210/\$9	Reissue claims in excess of 20 and over original patent	<table border="1"><thead><tr><th colspan="2">(Col. 1)</th><th colspan="2">(Col. 2)</th><th colspan="2">(Col. 3)</th><th colspan="2"></th></tr><tr><th>For</th><th>No. of Existing Claims</th><th>Highest No. Previously Paid For</th><th></th><th>Extra**</th><th>Fee</th><th>Fee Due</th></tr></thead><tbody><tr><td>TOTAL</td><td>101</td><td>20 or</td><td>=</td><td>81</td><td>x 18</td><td>= 1458</td></tr><tr><td>INDEP</td><td>16</td><td>3 or</td><td>=</td><td>13</td><td>x 78</td><td>= 1014</td></tr><tr><td colspan="6">[ ] First presentation of multiple dependent claim</td><td></td></tr></tbody></table> <p>* Subtract the greater number of Col. 2 ** If the difference between Col. 1 and Col. 2 is less than zero, then enter "0" in Col. 3</p> <p><b>SUBTOTAL (2)</b> <b>(\$ 2472)</b></p>				(Col. 1)		(Col. 2)		(Col. 3)				For	No. of Existing Claims	Highest No. Previously Paid For		Extra**	Fee	Fee Due	TOTAL	101	20 or	=	81	x 18	= 1458	INDEP	16	3 or	=	13	x 78	= 1014	[ ] First presentation of multiple dependent claim																																								
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<b>SUBMITTED BY</b>		<b>Complete (if applicable)</b>	
Typed or Printed Name	Robert R. Sachs	Reg. Number	42,120
Signature		Date	4/27/00

A9000/00000/SE/5016699.1



PATENT

IN THE UNITED STATES

PATENT AND TRADEMARK OFFICE

APPLICANTS: Scott D. Cook & Rene A. Lacerte  
SERIAL NO.: 09/487,233  
FILING DATE: January 19, 2000  
TITLE: Consumer-Directed Financial Transfers Using Automated Clearinghouse Networks  
EXAMINER: Unknown  
GROUP ART UNIT: 2768  
ATTY. DKT. NO.: 3878

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10, using Express Mail Mailing Number EL550795262US in an envelope addressed to: Assistant Commissioner For Patents, Box Missing Parts, Washington, D.C. 20231, on the date shown below:

Dated: 4/27/00

By: Robert R. Sachs  
Robert R. Sachs, Reg. No.: 42,120

BOX MISSING PARTS  
ASSISTANT COMMISSIONER FOR PATENTS  
WASHINGTON, D.C. 20231

RESPONSE TO NOTICE TO FILE MISSING  
PARTS OF APPLICATION

SIR:

Responsive to Form PTO-1533 dated February 28, 2000 received in the above-identified patent application, enclosed are:


- ☒ a copy of the Notice to File Missing Parts;
- ☒ an original, signed Declaration;
- ☐ a signed Verified Statement
- ☐ Applicant respectfully submits that since this application was entitled to Small Entity Status when filed, as established with the enclosed

original, signed, Verified Statement, the fee for filing as a large entity as indicated in the Notice to File Missing Parts is inappropriate and that the filing fee submitted with this application as originally filed is sufficient to cover the filing fees for this application;

- ☒ Assignment and PTO-1619A;
- ☒ Other: Check in the amount of \$3,332, to cover the application filing costs, missing parts surcharge and the assignment recordation fee.

Respectfully submitted,  
SCOTT D. COOK  
RENE A. LACERTE

Dated: 4/27/00

By: 

Robert R. Sachs, Reg. No.: 42,120  
Fenwick & West LLP  
Two Palo Alto Square  
Palo Alto, CA 94306  
Tel.: (415) 875-2410  
Fax.: (415) 281-1350

16319/03878/SF/5022724.1

## FORMALITIES LETTER



\*OC00000004976271\*

UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark OfficeAddress: COMMISSIONER OF PATENT AND TRADEMARKS  
Washington, D.C. 20231

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/487,233	01/19/2000	Scott D. Cook	3878

Robert R. Sachs, Esq.  
Fenwick & West LLP  
Two Palo Alto Square  
Palo Alto, CA 94306

Date Mailed: 02/28/2000

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

## Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.  
*Applicant must submit \$ 690 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).*
- Total additional claim fee(s) for this application is \$2472.
  - \$1458 for 81 total claims over 20.
  - \$1014 for 13 independent claims over 3.
- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 3292.

*A copy of this notice MUST be returned with the reply.*

  
Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

05/03/2000 BHABTEM 00000003 09487233

01 FC:101 690.00 OP  
02 FC:102 1014.00 OP  
03 FC:103 1458.00 OP  
04 FC:105 130.00 OP